

MINIMUM INSURANCE REQUIREMENTS

The set of three numbers listed in the third column represent the minimum coverage requirements for a split limit insurance policy. In order, the coverage limits are for third-party property damage, personal injury or death to one person and personal injury or death to more than one person. The numbers listed in the fourth column represents the minimum coverage requirement for a combined single limit insurance policy.

| MINIMUM COVERAGE AMOUNTS FOR LIABILITY INSURANCE | | | |
|--|---|--|------|
| Forest Service Manual Reference | Type of Special Use | Minimum Coverage Amount (in thousands of dollars) | |
| 2721.11 | Boat Dock and Wharf | 25/100/300 | 300 |
| 2721.12 | Clubs | 25/300/500 | 500 |
| 2721.13 | Organization Camps | 25/300/500 | 500 |
| 2721.14 | Trail Shelters | 25/100/300 | 300 |
| 2721.15 | Private Camps | 25/300/500 | 500 |
| 2721.22 | Houseboats (insurance is required only for concessions) | 25/300/300 | 300 |
| 2721.30 | Lodging | 25/300/500 | 500 |
| 2721.32 | Hotel/Motel | 25/300/500 | 500 |
| 2721.33 | Resorts | 25/300/500 | 500 |
| 2721.41 | Camp and Picnic | 25/100/300 | 300 |
| 2721.42 | Caves and Caverns | 25/100/300 | 300 |
| 2721.43 | Golf Course | 25/100/300 | 300 |
| 2721.44 | Park and Playground | 25/100/300 | 300 |
| 2721.46 | Rifle and Target Ranges | 25/100/300 | 300 |
| 2721.47 | Trailer Courts or Camps | 25/300/300 | 300 |
| 2721.48 | Tramway | 50/500/2000 | 2000 |
| 2721.49 | Recreation Event | See 2721.53 | |
| 2721.52 | Marina | 50/500/500 | 500 |
| 2721.53 | Outfitting and Guiding | | |
| | Aerial Activities – 1 person | 25/500/1000 | 1000 |
| | – 2 or more people | 25/500/2000 | 2000 |
| | Backpacking | 25/300/300 | 300 |
| | Bicycling | 25/500/500 | 500 |
| | Bus, Van, Four-Wheel Drive Tours, ATV | 25/500/500 | 500 |
| | Hunting | 25/500/500 | 500 |
| | Nature Hikes | 25/300/300 | 300 |
| | Nordic Skiing | 25/300/300 | 300 |
| | Pack and Saddle Stock, Equestrian | 25/500/500 | 500 |

| MINIMUM COVERAGE AMOUNTS FOR LIABILITY INSURANCE | | | |
|--|--------------------------------|--|------|
| Forest Service Manual Reference | Type of Special Use | Minimum Coverage Amount (in thousands of dollars) | |
| | Rafting and Boating | | |
| | Class IV-V Rafting and Boating | 25/500/1000 | 1000 |
| | Class I-III | 25/500/500 | 500 |
| | Rock Climbing | 25/500/500 | 500 |
| | Running and Walking Events | 25/300/300 | 300 |
| | Snowmobiling | 25/500/500 | 500 |

| MINIMUM COVERAGE AMOUNTS FOR LIABILITY INSURANCE | | | |
|--|-----------------------|--|------|
| FSM Cite | Type of Special Use | Minimum Coverage Amount (in thousands of dollars) | |
| 2721.54 | Rental Services | 25/100/300 | 300 |
| 2721.55 | Restaurant | 25/100/300 | 300 |
| 2721.56 | Service Station | 25/100/300 | 300 |
| 2721.57 | Store, Shop, Offices | 25/100/300 | 300 |
| 2721.58 | Vendor and Peddler | 25/100/300 | 300 |
| 2721.61 | Winter Sports Resorts | | |
| | Nordic Skiing | 25/300/500 | 500 |
| | Snow Play | 25/500/1000 | 1000 |
| | Alpine Skiing | 25/500/2000 | 2000 |
| | Avalanche Training | 25/500/1000 | 1000 |
| 2721.62 | Lifts | 50/500/2000 | 2000 |
| 2721.63 | Ski Slopes | 50/500/2000 | 2000 |
| 2721.64 | Ski Activities | 25/100/300 | 300 |
| 2721.65 | Snow Play | 25/500/1000 | 1000 |